

**Table I.A.2.b(2008) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2008**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	40.7%	66.7%	47.7%	34.6%	20.1%	11.8%	58.5%	16.7%
Industry group **								
Agric., fish., forest.	68.6%	77.1%	77.8%	49.1%	.	.	75.7%	29.2%
Mining and manufacturing	40.1%	66.1%	43.1%	30.1%	.	.	51.7%	21.2%
Construction	57.6%	68.5%	47.0%	43.8%	.	.	60.2%	37.9%
Utilities and transp.	26.4%	42.5%	33.0%	36.2%	.	.	39.3%	15.5%
Wholesale trade	42.1%	68.8%	45.0%	35.1%	.	.	56.9%	16.3%
Fin. svcs. and real estate	33.9%	73.7%	45.5%	33.8%	.	.	64.8%	13.0%
Retail trade	24.3%	55.5%	42.0%	24.4%	.	.	48.4%	10.1%
Professional services	50.1%	68.2%	52.7%	35.0%	.	.	61.8%	26.3%
Other services	39.8%	65.8%	48.4%	36.9%	.	.	58.0%	14.8%
Ownership								
For profit, incorporated	38.0%	66.5%	45.7%	32.4%	.	.	57.0%	15.3%
For profit, unincorporated	47.2%	65.0%	46.4%	36.4%	.	.	59.9%	16.1%
Nonprofit	50.4%	73.8%	64.5%	44.2%	.	.	66.7%	28.8%
Age of firm								
Less than 5 years	53.7%	66.3%	39.7%	29.7%	.	.	57.8%	19.1%
5-9 years	54.0%	65.5%	42.2%	32.2%	.	.	57.9%	25.5%
10-19 years	50.7%	64.4%	47.7%	37.2%	.	.	57.7%	21.3%
20 or more years	41.3%	68.6%	50.3%	34.9%	.	.	59.1%	19.7%
Unknown	10.2%	74.3%	42.1%*	32.0%*	.	.	69.5%	9.7%
Multi/single status								
2 or more locations	16.8%	48.6%	46.5%	30.9%	.	.	40.5%	14.6%
1 location only	57.4%	66.9%	47.8%	36.4%	.	.	59.6%	32.9%
Percent full-time employees								
Less than 25%	35.7%	70.5%	57.3%	39.5%	.	.	61.6%	14.0%
25-49 %	33.0%	66.2%	51.3%	33.0%	.	.	58.3%	13.7%
50-74 %	40.7%	67.4%	45.0%	32.1%	.	.	59.5%	14.0%
75% or more	41.8%	66.4%	47.3%	34.8%	.	.	58.1%	17.9%
Union presence								
No union employees	42.5%	66.6%	46.7%	33.4%	.	.	58.1%	15.3%
Has union employees	39.1%	74.3%	70.4%	60.4%	.	.	71.5%	29.0%
Unknown	15.5%	63.5%	57.2%	7.7%*	.	.	52.8%	12.4%
Percent low wage employees								
50% or more low wage	31.0%	66.3%	44.3%	32.2%	.	.	56.3%	13.4%
Less than 50% low wage	43.8%	66.8%	48.4%	35.4%	.	.	58.9%	18.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.A.2.b(2008) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2008**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.57%	1.00%	1.14%	1.39%	0.98%	0.76%	0.69%	0.67%
Industry group **								
Agric., fish., forest.	5.71%	7.29%	19.53%	12.27%	.	.	6.35%	7.83%
Mining and manufacturing	2.07%	4.07%	3.51%	2.31%	.	.	2.56%	1.89%
Construction	2.71%	3.22%	3.18%	3.70%	.	.	2.71%	5.59%
Utilities and transp.	3.06%	7.34%	9.21%	5.78%	.	.	5.67%	2.42%
Wholesale trade	1.71%	4.17%	4.64%	3.22%	.	.	2.73%	1.03%
Fin. svcs. and real estate	1.56%	1.56%	3.82%	3.78%	.	.	1.41%	1.81%
Retail trade	0.97%	3.70%	3.21%	3.42%	.	.	2.32%	1.11%
Professional services	0.96%	1.32%	1.54%	1.79%	.	.	1.21%	2.42%
Other services	1.77%	2.68%	2.32%	2.25%	.	.	1.72%	1.38%
Ownership								
For profit, incorporated	0.74%	1.07%	1.47%	1.58%	.	.	0.88%	0.72%
For profit, unincorporated	1.38%	2.41%	2.90%	1.69%	.	.	1.94%	1.13%
Nonprofit	1.23%	2.61%	2.64%	2.20%	.	.	1.73%	1.85%
Age of firm								
Less than 5 years	1.29%	1.64%	4.66%	3.80%	.	.	1.69%	2.96%
5-9 years	2.42%	3.32%	3.22%	3.57%	.	.	2.67%	2.37%
10-19 years	0.69%	1.35%	3.12%	2.41%	.	.	0.79%	2.04%
20 or more years	0.96%	0.98%	2.41%	1.18%	.	.	0.92%	1.09%
Unknown	0.74%	19.93%	14.64%*	10.49%*	.	.	12.47%	0.65%
Multi/single status								
2 or more locations	0.69%	7.03%	4.96%	1.82%	.	.	2.34%	0.69%
1 location only	0.76%	1.02%	1.11%	1.58%	.	.	0.76%	0.94%
Percent full-time employees								
Less than 25%	1.23%	6.17%	4.95%	5.09%	.	.	2.51%	1.70%
25-49 %	1.27%	2.90%	4.46%	5.17%	.	.	2.40%	1.22%
50-74 %	1.86%	1.58%	3.97%	4.14%	.	.	2.09%	1.70%
75% or more	0.53%	1.30%	0.96%	1.52%	.	.	0.77%	0.81%
Union presence								
No union employees	0.70%	1.04%	1.17%	1.45%	.	.	0.72%	0.85%
Has union employees	2.33%	4.65%	7.28%	4.03%	.	.	2.00%	3.16%
Unknown	1.99%	10.71%	14.30%	10.35%*	.	.	9.25%	2.08%
Percent low wage employees								
50% or more low wage	0.85%	1.98%	2.43%	2.44%	.	.	1.39%	1.11%
Less than 50% low wage	0.77%	1.18%	1.27%	1.58%	.	.	0.95%	0.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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